
State:	Arkansas	Filing Company:	Farmers New World Life Insurance Company
TOI/Sub-TOI:	L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium		
Product Name:	VUL Disclosure		
Project Name/Number:	VUL Disclosure/034 Disc		

Filing at a Glance

Company:	Farmers New World Life Insurance Company
Product Name:	VUL Disclosure
State:	Arkansas
TOI:	L06I Individual Life - Variable
Sub-TOI:	L06I.002 Single Life - Flexible Premium
Filing Type:	Form
Date Submitted:	01/16/2013
SERFF Tr Num:	FNWW-128851538
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	034 DISC
Implementation	On Approval
Date Requested:	
Author(s):	Peter Lindstrom, Sunne Powell, Patrice Norgate, Isaac Liu, Joel Kuni
Reviewer(s):	Linda Bird (primary)
Disposition Date:	01/22/2013
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State: Arkansas
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium
Product Name: VUL Disclosure
Project Name/Number: VUL Disclosure/034 Disc

Filing Company: Farmers New World Life Insurance Company

General Information

Project Name: VUL Disclosure
Project Number: 034 Disc
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Deemer Date:
Submitted By: Peter Lindstrom

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/22/2013
State Status Changed: 01/22/2013
Created By: Peter Lindstrom
Corresponding Filing Tracking Number: 034 Disc

Filing Description:
NAIC NO.: 0212-63177
Re: Form No.: 034 Disc Variable Universal Life Insurance Disclosure

Dear Sir or Madam:

We are submitting copies of the above referenced forms for your approval. We have made changes to previously approved form 31-4439 (approved on 12/5/2007). The form is used with our form 2007-034 (Approved on 12/5/2007). Only minor changes have been made to the previously approved form to allow the signature of the Proposed Policy Co-Owner. I have provided a red-lined copy showing the only changes to the form.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards. We plan to introduce these forms in your state once approval has been received. These forms will be used by licensed representatives who are appointed with the company and may sell through our agency distribution systems.

In addition to the policy forms, this filing packet contains the required certifications and filing fees, if any. Washington, our state of domicile has no filing fee. To the best of our knowledge, these forms comply with the laws of your state and department. Please provide your approval of these forms. If you have any questions, please call me at 206-275-8131, or email me at peter.lindstrom@farmersinsurance.com.

Sincerely,

Pete Lindstrom

Company and Contact

Filing Contact Information

Peter Lindstrom, Contract Specialist
3003 77th Ave SE
Mercer Island, WA 98040

peter.lindstrom@farmersinsurance.com
206-275-8131 [Phone]
206-236-6526 [FAX]

Filing Company Information

Farmers New World Life Insurance Company
3003 77th Avenue S.E.
Mercer Island, WA 98040
(206) 275-8131 ext. [Phone]

CoCode: 63177
Group Code: 212
Group Name:
FEIN Number: 91-0335750

State of Domicile: Washington
Company Type: Life
State ID Number:

State: Arkansas **Filing Company:** Farmers New World Life Insurance Company
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium
Product Name: VUL Disclosure
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per filing of form
Per Company: No

Company	Amount	Date Processed	Transaction #
Farmers New World Life Insurance Company	\$50.00	01/16/2013	66591852

SERFF Tracking #:	FNWW-128851538	State Tracking #:		Company Tracking #:	034 DISC
State:	Arkansas	Filing Company:	Farmers New World Life Insurance Company		
TOI/Sub-TOI:	L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium				
Product Name:	VUL Disclosure				
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/22/2013	01/22/2013

State:	Arkansas	Filing Company:	Farmers New World Life Insurance Company
TOI/Sub-TOI:	L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium		
Product Name:	VUL Disclosure		
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Disposition

Disposition Date: 01/22/2013

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	red-lined copy of changes made to form		Yes
Form	Variable Universal Life Insurance Disclosure		Yes

State:	Arkansas	Filing Company:	Farmers New World Life Insurance Company
TOI/Sub-TOI:	L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium		
Product Name:	VUL Disclosure		
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Form Schedule

Lead Form Number: 034 Disc									
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Variable Universal Life Insurance Disclosure	034 Disc	POLA	Revised	Previous Filing Number:	FNWW-125505815	61.100	034 Disc - Filing Master - Rev 1-15-13.pdf
						Replaced Form Number:	31-4439		

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Farmers New World Life Insurance Company

Mercer Island Life Office: 3003 77th Ave. S.E., Mercer Island, WA 98040-2890 (206) 232-8400
Variable Policy Service Office: P.O. Box 724208, Atlanta, GA 31139 (877) 376-8008



FARMERS
LIFE INSURANCE

Variable Universal Life Insurance Disclosure

I (We) understand that I (we) have applied for a variable universal life insurance policy from Farmers New World Life Insurance Company (FNWL). I (We) have received prospectuses for the underlying funds for the premium allocation options I (we) selected.

My (Our) Agent has reviewed each of these items with me (us), and I (we) understand that:

1. I (We) am buying a variable universal life insurance policy. I (We) am not investing directly in a mutual fund. This variable universal life insurance policy has investment risk, including the potential that the policy's value could decrease and the life insurance coverage may be lost.
2. The payments I (we) make, other than loan repayments, are premiums for the policy. I (We) may allocate the Net Premiums to the fixed account, or to subaccounts that I (we) select. Amounts allocated to each subaccount will be invested in distinct underlying portfolios. "Net Premiums" as used here means the premiums I (we) pay, less any premium expense charges, as described in the policy prospectus.
3. Each month, FNWL will deduct charges, as described in the policy prospectus, from the policy's value. These charges cover issue, insurance and administrative costs and the risk cost of the policy and any optional benefits. The policy prospectus and fund prospectuses describe other fees and expenses which are charged against the assets of the selected subaccounts and of the portfolios in which they invest.
4. Future policy values will depend on all of the following:
 - Actual investment results of the subaccount(s) I (we) select;
 - The interest credited to the fixed account (if selected);
 - Fees, charges, expenses, and cost of insurance rates;
 - The amount and timing of premium payments and of any partial surrenders or policy loans I (we) take; and
 - Any changes I (we) make to the policy.Policy values may be more or less than premiums paid.
5. I (We) can surrender my policy for the Cash Surrender Value at any time. I (We) can borrow a certain percentage of the policy's Cash Surrender Value. After the first policy year, I (we) can take partial surrenders up to a certain percentage of the Cash Surrender Value. Policy loans and partial surrenders have other limits, conditions and/or charges, and they will reduce the death benefit amount payable and the contract value available to cover the monthly policy deductions. "Cash Surrender Value" as used here means the contract value of the policy less any surrender charge, minus any monthly deductions due and unpaid, and less any outstanding policy loans. Surrender charges may significantly affect the amount of Cash Surrender Value available for policy loans and partial surrenders. The policy prospectus describes these limits, conditions, effects, and charges in detail.
6. Policy illustrations or sales illustrations, if provided, are hypothetical. Actual investment rates of return and the policy's performance will vary. Illustrations show only how different rates of return and other assumptions could affect the policy's values and benefits over time.
7. My (Our) application correctly states whether I (we) intend to replace an existing policy to buy this policy. (To "replace" includes to surrender, end, reduce, withdraw or borrow from, or discontinue premium payments on, the existing policy.) If so, I (we) have considered relevant factors under both policies including: a) incontestability and suicide provisions; b) evidences of insurability; c) surrender charges; d) premium payments and insurance rates; e) cash values; f) other fees, charges, investment options and features; and g) any tax consequences of the replacement. I (We) have reviewed my (our) existing coverage with my (our) agent and determined that the replacement is appropriate for my (our) needs and objectives.
8. Neither FNWL nor its Agents give tax or legal advice. I (We) will consult with my (our) own professional tax or legal advisor as I (we) deem appropriate. My (Our) tax status and the tax status of the policy will affect taxation of policy values, policy loans, or surrender proceeds. The policy prospectus gives more information.
9. Variable life insurance is designed for long-term buyers who seek life insurance benefits and a choice of investment options for the policy's value. I (We) have reviewed my (our) insurance needs and financial objectives with my (our) Agent. I (We) have determined that the policy is affordable and is appropriate for my (our) needs or objectives.
10. This policy is not backed by the Federal Government or any banking institution. This policy is not insured by the Federal Deposit Insurance Corporation (FDIC) or the Federal Saving and Loan Insurance Corporation (FSLIC).

Proposed Policy Owner Signature

Date

Proposed Policy Owner Name (please print)

Proposed Policy Co-Owner Signature

Date

Proposed Policy Co-Owner Name (please print)

I have reviewed each of these items with the Proposed Policy Owner(s):

Agent/Representative Signature

Agent Code

State:	Arkansas	Filing Company:	Farmers New World Life Insurance Company
TOI/Sub-TOI:	L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium		
Product Name:	VUL Disclosure		
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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
034 Disc Flesch Score .pdf			

		Item Status:	Status Date:
Satisfied - Item:	red-lined copy of changes made to form		
Comments:			
Attachment(s):			
034 Disc - Redlined - Rev 1-15-13.pdf			

Farmers New World Life Insurance Company
Certificate of Readability

The undersigned certifies that the attached forms have a Flesch score as follows:

Form #

034 Disc

Flesch
Score

61.1

By:

A handwritten signature in black ink, appearing to be "John Patton", followed by a long horizontal line extending to the right.

Name: John Patton

Its: Vice President of Staff Operations

January 15, 2013

Farmers New World Life Insurance Company

Mercer Island Life Office: 3003 77th Ave. S.E., Mercer Island, WA 98040-2890 (206) 232-8400
Variable Policy Service Office: P.O. Box 724208, Atlanta, GA 31139 (877) 376-8008



FARMERS
LIFE INSURANCE

Variable Universal Life Insurance Disclosure

~~(If there is more than one Policy Owner all Policy Owners must complete a separate Variable Universal Life Disclosure)~~

I (We) understand that I (we) have applied for a variable universal life insurance policy from Farmers New World Life Insurance Company (FNWL). I (We) have received prospectuses for the underlying funds for the premium allocation options I (we) selected.

Proposed Policy Owner's Initials: My (Our) Agent has reviewed each of these items with me (us), and I (we) understand that:

1. I (We) am buying a variable universal life insurance policy. I (We) am not investing directly in a mutual fund. This variable universal life insurance policy has investment risk, including the potential that the policy's value could decrease and the life insurance coverage may be lost.
2. The payments I (we) make, other than loan repayments, are premiums for the policy. I (We) may allocate the Net Premiums to the fixed account, or to subaccounts that I (we) select. Amounts allocated to each subaccount will be invested in distinct underlying portfolios. "Net Premiums" as used here means the premiums I (we) pay, less any premium expense charges, as described in the policy prospectus.
3. Each month, FNWL will deduct charges, as described in the policy prospectus, from the policy's value. These charges cover issue, insurance and administrative costs and the risk cost of the policy and any optional benefits. The policy prospectus and fund prospectuses describe other fees and expenses which are charged against the assets of the selected subaccounts and of the portfolios in which they invest.
4. Future policy values will depend on all of the following:
 - Actual investment results of the subaccount(s) I (we) select;
 - The interest credited to the fixed account (if selected);
 - Fees, charges, expenses, and cost of insurance rates;
 - The amount and timing of premium payments and of any partial surrenders or policy loans I (we) take; and
 - Any changes I (we) make to the policy.

Policy values may be more or less than premiums paid.

5. I (We) can surrender my policy for the Cash Surrender Value at any time. I (We) can borrow a certain percentage of the policy's Cash Surrender Value. After the first policy year, I (we) can take partial surrenders up to a certain percentage of the Cash Surrender Value. Policy loans and partial surrenders have other limits, conditions and/or charges, and they will reduce the death benefit amount payable and the contract value available to cover the monthly policy deductions. "Cash Surrender Value" as used here means the contract value of the policy less any surrender charge, minus any monthly deductions due and unpaid, and less any outstanding policy loans. Surrender charges may significantly affect the amount of Cash Surrender Value available for policy loans and partial surrenders. The policy prospectus describes these limits, conditions, effects, and charges in detail.
6. Policy illustrations or sales illustrations, if provided, are hypothetical. Actual investment rates of return and the policy's performance will vary. Illustrations show only how different rates of return and other assumptions could affect the policy's values and benefits over time.
7. My (Our) application correctly states whether I (we) intend to replace an existing policy to buy this policy. (To "replace" includes to surrender, end, reduce, withdraw or borrow from, or discontinue premium payments on, the existing policy.) If so, I (we) have considered relevant factors under both policies including: a) incontestability and suicide provisions; b) evidences of insurability; c) surrender charges; d) premium payments and insurance rates; e) cash values; f) other fees, charges, investment options and features; and g) any tax consequences of the replacement. I (We) have reviewed my (our) existing coverage with my (our) agent and determined that the replacement is appropriate for my (our) needs and objectives.
8. Neither FNWL nor its Agents give tax or legal advice. I (We) will consult with my (our) own professional tax or legal advisor as I (we) deem appropriate. My (Our) tax status and the tax status of the policy will affect taxation of policy values, policy loans, or surrender proceeds. The policy prospectus gives more information.
9. Variable life insurance is designed for long-term buyers who seek life insurance benefits and a choice of investment options for the policy's value. I (We) have reviewed my (our) insurance needs and financial objectives with my (our) Agent. I (We) have determined that the policy is affordable and is appropriate for my (our) needs or objectives.
10. This policy is not backed by the Federal Government or any banking institution. This policy is not insured by the Federal Deposit Insurance Corporation (FDIC) or the Federal Saving and Loan Insurance Corporation (FSLIC).

Proposed Policy Owner Signature

Date

Proposed Policy Owner Name (please print)

Proposed Policy Co-Owner Signature

Date

Proposed Policy Co-Owner Name (please print)

I have reviewed each of these items with the Proposed Policy Owner(s):

Agent/Representative Signature

Agent Code

31-4439 034 Disc

Original – FNWL / Copy – Proposed Policy Owner

22507 31-4439 (1/13)